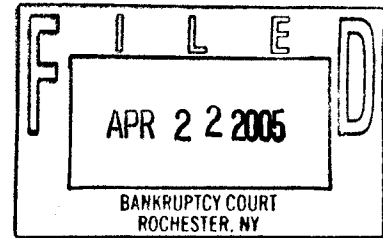


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April 21, 2005

Brian B. Kumiega, Esq.  
Steven J. Baum, P.C.  
P.O. Box 1291  
Buffalo, NY 14240-1291



**Re: Deloris Hamilton**  
**Case No.: 04-21172 JCN**

Dear Mr. Kumiega:

Ms. Hamilton came to my office today with a document from CitiFinancial indicating that the current balance is now \$4,809.60 higher than it was when the case started. Unfortunately the Proof of Claim, which they filed, is not accurate and in fact we never reviewed this until today when this problem arose.

Furthermore, it appears that the checks that I forwarded to you on May 13, 2004, although they bounced back and forth between the bank, Ms. Hamilton, you and I, they not only charged her late charges, but I question whether she has been properly credited with those monies. The Proof of Claim does not properly reflect the actual arrearage.

As you are aware, this is not a CitiFinancial original mortgage but a mortgage that they got when they purchased Associates. Please look into this before I'm forced to file a complaint with the New York State Banking Commission, because I clearly think that Mr. Hamilton's rights have been violated, and the claim, which was filed, is both false and improper.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Leonard Relin".

Leonard Relin

LR:hj

cc: Hon. John C. Ninfo, II  
Ms. Deloris Hamilton

